

JUN 30 2011

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Humberto C. Portillo, et al.

Serial No.: 09/604,525

Filing Date: June 27, 2000

For: METHOD FOR FACILITATING PAYMENT OF A
COMPUTERIZED TRANSACTION

) Customer No.: 29052
>) Confirmation No.: 4943
>) Art Unit: 3692
>) Examiner: Elda G. Milef
)
)

PROPOSED CLAIM AMENDMENTS - FOR EXAMINER DISCUSSION ONLYNOT FOR ENTRYPROPOSED INTERVIEW DATE/TIME: July 5, 2011 @ 2pm

1-25. (Canceled)

26. (Proposed Amendment) In a payment system of a licensed money transmitter computer system operative to maintain data, records indicative of an amount of funds associated with an individual, the licensed money transmitter computer system maintaining a network of agent terminals at various locations for disbursing funds to authorized recipients, an improvement for issuing a negotiable instrument corresponding to a predetermined direct deposit of funds on behalf of the individual, comprising:

a transaction account maintained by the licensed money transmitter computer system, the transaction account being unauthorized to accept direct deposits of funds ~~because of which are prevented by~~ regulatory restrictions, ~~wherein the funds in the transaction account being are~~ disbursable by said agent terminals, and wherein the transaction account is operable to be linked to an account maintained at a regulated financial institution and associated with the licensed money transmitter computer system, ~~the licensed money transmitter computer system operable to receive for~~ receiving direct deposits of funds on behalf of individuals not maintaining accounts at the financial institution;

the licensed money transmitter computer system being responsive to (a) a request for issuance of a negotiable instrument of a predetermined amount and (b) the electronic notification

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